

# PERSONAL ACCOUNTS

CHECKING ACCOUNTS	eSolutions	Regular	Minor (under age 21)	Merit (62+ years)	Interest
<b>Opening Balance</b>	\$100	\$100	\$25	\$100	\$5,000
<b>Service Charge</b>	No Monthly Service Charge After 3, 50¢ per check \$6 monthly fee for paper statements*	\$12 monthly service charge, waived with minimum daily balance of \$750.	No monthly service charge, no checks, \$6 monthly service fee for paper statements.*	\$5 monthly service charge, waived with minimum daily balance of \$100.	\$12 monthly service charge, waived with minimum daily balance of \$5,000.
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.				
<b>Interest</b>	N/A	N/A	N/A	N/A	Interest is earned daily & paid monthly on collected balance, if greater than \$5,000.

\*There is a \$6 monthly service fee for eSolutions customers who choose paper statements. There is no charge for electronic statements which are available through Online Banking.

MONEY MARKET ACCOUNTS	Companion Money Market**	Money Market Gold
<b>Opening Balance</b>	\$5,000	\$5,000
<b>Service Charge</b>	\$15 monthly service charge, waived with minimum daily balance of \$5,000	\$15 monthly service charge waived with minimum daily balance of \$5,000.
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.	
<b>Interest</b>	Interest is earned daily and paid monthly on collected balance if greater than \$5,000. Interest is based on interest balance tiers***	Interest is earned daily and paid monthly on collected balance. Rates are subject to change daily. Interest based on current ledger balance tiers.***

For ACH or Direct Deposit transactions, please ensure your Money Market account is marked as a checking account. If marked as savings, your transaction will be rejected. We reserve the right to not pay accrued interest if account is closed prior to payment date.

\*\*Account is paired with Certificate of Deposit, maximum balance can not be greater than the accompanying CD(s), no checks or debit card offered with this account.

\*\*\*Interest Balance Tiers \$0 to \$24,999.99 | \$25,000.00 to \$49,999.99 | \$50,000.00 to \$99,999.99 | \$100,000.00 to \$249,999.99 | \$250,000.00 and over

# PERSONAL ACCOUNTS

SAVINGS ACCOUNTS	Regular	Minor (Under age 21)	Merit (62+ years)
<b>Opening Balance</b>	\$100	\$25	\$100
<b>Service Charge</b>	\$5 monthly service charge, waived with minimum daily balance of \$400	\$5 monthly service charge, waived with minimum daily balance of \$25	\$5 monthly service charge, waived with minimum daily balance of \$100
<b>Other Account Fees</b>	No Baker Boyer imposed fee for debit card & ATM transactions.		
<b>Interest</b>	Interest is earned daily and paid quarterly on collected balance, if greater than \$400	Interest is earned daily and paid quarterly on collected balance, if greater than \$25	Interest is earned daily and paid quarterly on collected balance, if greater than \$100

We reserve the right to not pay accrued interest if account is closed prior to payment date.

All fees are accurate as of 02/01/2026 and are subject to change without prior notice. Also, please reference Baker Boyer's Statement of Fees.

Updated 02/2026